

## Portfolio Recovery Associates, LLC

July 20, 2016

Dear ROSALIND MANSON,

Portfolio Recovery Associates, LLC ("PRA, LLC") is contacting you to collect the balance owed on your account.

Life happens and at times customers may fall behind on financial commitments. We understand. We are committed to working with you to design a plan that fits your budget.

Our account representatives are waiting. Call us today.

Sincerely,

PRA, LLC

## Account Details

NAME: ROSALIND MANSON

ACCOUNT NUMBER: [REDACTED] 2973

SELLER: SYNCHRONY BANK

MERCHANT: OLD NAVY

ORIGINAL CREDITOR: SYNCHRONY BANK

CREDITOR TO WHOM DEBT IS OWED: Portfolio Recovery Associates, LLC

CURRENT BALANCE DUE: \$1,964.43

## Customer Service

Paying your bill is easy with any of these options:

**Pay by phone**

Call 1-800-772-1413 to make payment arrangements.

**Pay online** - anytime by visiting:

www.portfoliorecovery.com

**Pay by mail** - checks and payments to:

Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

## Account Offers

PAYMENT  
OPTIONSSingle  
Payment\*

## Savings Plan

Pay \$1,571.54 for  
and **SAVE \$392.89**12  
Month\*

## Savings Plan

Pay \$139.15 for  
12 consecutive months and  
**SAVE \$294.63**33  
Month\*

## Installment Option

Pay \$59.52 for  
33 consecutive months

The savings will be applied to the balance and your account will be considered 'Settled in Full' after your final payment is successfully posted.

Your account will be considered "Paid in Full" after your final payment is successfully posted.

Your first payment must be received **NO LATER** than: 08/26/2016

\*We are not obligated to renew this offer.

**This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.**

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

DEPT 922 4296518416073  
PO BOX 4115  
CONCORD CA 94524



ADDRESS SERVICE REQUESTED

#BWNFTZF #9224296518416073#



ROSALIND MANSON



Account Number: [REDACTED] 2973

Payment Amount: \_\_\_\_\_

47M2  
PORTFOLIO RECOVERY ASSOCIATES LLC.  
P.O. Box 12914  
Norfolk VA 23541



**HOURS OF OPERATION (EST):** 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun.

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

**MAKE ALL CHECKS PAYABLE TO:** Portfolio Recovery Associates, LLC

**SEND ALL PAYMENTS TO:** Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

**DISPUTES CORRESPONDENCE ADDRESS:** 140 Corporate Boulevard, Norfolk, VA 23502  
Disputes Dept. E-Mail Address: PRA\_Disputes@portfoliorecovery.com

**Quality Service Specialists Available Mon. - Fri. 8 AM TO 5 PM (EST)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at [qualityservice@portfoliorecovery.com](mailto:qualityservice@portfoliorecovery.com).

**PRIVACY NOTICE:** We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.